

IN THE UNITED STATES PATENT & TRADEMARK OFFICEIn re Application of: **Craig P. Luftig**Serial No.: **10/784,105**Art Unit: **3626**Filed: **February 20, 2004**Examiner: **RAPILLO, Kristine K.**For: **INTEGRATING DEFINED CONTRIBUTION ACCOUNTS INTO A
CLAIM PAYMENT PROCESSING SYSTEM****FILED ELECTRONICALLY**

U.S. Patent and Trademark Office
Customer Window, Mail Stop AF
Randolph Building
401 Dulany Street
Alexandria, VA 22314

RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

The following is intended to be fully responsive to the Final Office Action mailed November 17, 2009 ("the Office Action"). The undersigned respectfully requests reconsideration of the rejections in view of the arguments presented herein.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 7 of this paper.